11.   (Twice Amended) A method of providing prepaid account services to consumers comprising the steps of:

assigning prepaid accounts to said consumers;

associating said prepaid accounts with wireless telephones;

communicating with a banking network regarding consumer replenishment transactions, wherein said communicating with said banking network step further comprises the steps of:

receiving transaction messages following individual replenishment transactions by said consumers;

receiving a reconciliation message summarizing substantially all individual transactions that occurred during a certain period;

reconciling said individual transactions; and

sending a message indicating the disbursement of funds associated with said replenishment transactions;

communicating with a prepaid engine regarding said consumer replenishment transactions;

and

sending a disbursement message to said banking network, wherein said disbursement message comprises information regarding the distribution of funds associated with said replenishment transactions.

12.   The method of claim 11 wherein said communicating with said prepaid engine further comprises the step of:

sending a message indicating an amount to be added to a particular prepaid account.

13.   The method of claim 11 wherein said bank is a banking institution.

14.   The method of claim 11 wherein said bank is an entity that supports financial transactions over a point of sale network.

15.   A method of providing prepaid account replenishment services comprising the steps of:

receiving real time data from a bank, wherein said data comprises information related to a replenishment transaction;

identifying a prepaid account number from said data;

sending an update message to a prepaid engine, wherein said update message comprises information regarding an amount of money to be added to said prepaid account;

receiving summary data from said bank, wherein said summary data comprises information related to a plurality of replenishment transactions;

reconciling individual replenishment transactions by comparing said real time data with said summary data; and

sending a disbursement message to said bank, wherein said disbursement message comprises information regarding the distribution of funds associated with said replenishment transactions.

Claims 16 – 22 previously canceled.

23.   (Previously Amended) A method for replenishing prepaid accounts comprising the steps of:

receiving, at a voice response unit, calls from users desiring to replenish said prepaid accounts;

identifying each of said users;

prompting said users to select replenishment amounts;

processing replenishment transactions by causing the transfer of said replenishment amounts from a designated source account to said prepaid accounts;

prompting said users for a wireless telephone number; and

prompting said users for a personal identification number.

Claims 24 – 26 previously canceled.

25210332.1

3

27.   A wireless network system for replenishing prepaid accounts comprising:

a processor that receives network messages associated with a user-dialed replenishment code, wherein said network messages comprise wireless telephone identification information and personal identification number (PIN) information;

a replenishment database comprising prepaid account information for said users;

said processor having means for identifying users by extracting said wireless telephone identification information and authenticating said PIN information; and

said processor having means for initiating a replenishment transaction using account information for said user, wherein said account information for said identified user is retrieved from said database.

28.   A method for replenishing prepaid accounts comprising the steps of:

receiving dialed digits from a wireless device;

identifying the wireless device using calling number information contained in network messages associated with said wireless device;

detecting a personal information number (PIN) from said dialed digits;

selecting, from a database, a prepaid account associated with said wireless device; and

replenishing said prepaid account by adding a designated amount.

29.   The method of claim 11 wherein said receiving transaction messages following individual replenishment transactions by said consumers further comprises:

verifying location identification information associated with received transaction messages, wherein said location identification information identifies authorized replenishment locations.

30.   The method of claim 11 wherein said receiving transaction messages following individual replenishment transactions by said consumers further comprises:

verifying that permanent account numbers have been activated.

31.   The method of claim 11 wherein said receiving transaction messages following individual replenishment transactions by said consumers further comprises:

verifying that transaction identifiers associated with received transaction messages are not duplicates.

32.   The method of claim 11 wherein said reconciling said individual transactions comprises:

identifying transactions messages that are in variance with information contained in said reconciliation message; and

logging said identified transaction messages in an exception file.

Claim 33 canceled.

34.   A system for replenishing prepaid accounts wherein real-time data is received from a bank, said real-time data comprising information related to a replenishment transaction and said data identifying a prepaid account, wherein the system comprises:

means for sending a message to a prepaid engine from a replenishment system, wherein said update message comprises information regarding an amount of money to be added to said prepaid account;

means for receiving summary data from said bank, wherein said summary data comprises information related to a plurality of said replenishment transactions;

means for reconciling individual replenishment transactions by comparing said real time data with said summary data; and

means for sending a disbursement message to said bank, wherein said disbursement message comprises information regarding the distribution of funds associated with said replenishment transactions.

35.   The system of claim 34 wherein said bank is a banking institution.

36.   The system of claim 34 wherein said bank is an entity that supports financial transactions over a point of sale network.

37.   The system of claim 34 further comprising:

means for verifying location identification information associated with real time data from said bank, wherein said location identification information identifies authorized replenishment locations.

38.   The system of claim 34 further comprising:

means for verifying that permanent account numbers have been activated.

25210332.1

5